BRIEF DESCRIPTION OF THE SEVERAL VIEWS OF THE DRAWINGS

[Para 90] Figure 1: "Prior art and method of a Debit, Credit, or Stored Value card transaction" provides a point of reference for the existing art of a debit, credit, or stored value transaction. In step 1, An individual initiates a debit, credit, or stored value card transaction and completes all POS entries. In step 2, Information of the pending transaction is sent to the Clearinghouse. In step 3, the Clearinghouse routes the pending transaction to the card issuer. In step 4, the Card Issuer compares the transaction amount to the card account of the individual and the transaction is authorized or declined. In step 5, the Card Issuer sends the authorization decision and settlement to the Clearinghouse. In step 6, The Clearinghouse routes the authorization decision to the POS and settlement to a bank of the merchant.

[Para 91] Figure 2A: "Capturing Completed Transaction Information at the Clearinghouse" illustrates the first preferred embodiment of saving information of a completed debit, credit, or stored value card transaction at a clearinghouse. Step 1 through 6 remains the same as illustrated in Figure 1, "Prior art and method of a Debit, Credit, or Stored Value card transaction". The invention introduces step 7, where the Clearinghouse stores information of the completed transaction in a data store of the invention.

[Para 92] Figure 2B: "Capturing Completed Transaction Information at the Card Issuer" illustrates the first preferred embodiment of saving information of a completed debit, credit, or stored value card transaction at an Issuer of the card

used in the said pending transaction. Step 1 through 6 remains the same as illustrated in Figure 1, "Prior art and method of a Debit, Credit, or Stored Value card transaction". The invention introduces step 7, where the Card Issuer stores information of the completed transaction in a data store of the invention.

[Para 93] Figure 2C: "Capturing Completed Transaction Information at a Third Party" illustrates the first preferred embodiment of saving information of a completed debit, credit, or stored value card transaction by a third party and fed by several sources. Step 1 through 6 remains the same as illustrated in Figure 1, "Prior art and method of a Debit, Credit, or Stored Value card transaction". The invention introduces step 7, where a Third Party stores information of the Completed Transaction in a data store of the invention that is provided by the Clearinghouse, Card Issuer, or a combination thereof.

[Para 94] Figure 3A: "Fund Transfer based on Completed Transaction Data at Clearinghouse" illustrates the first preferred embodiment of calculating a fund transfer amount based on a data store of completed debit, credit, or stored value card transaction information at a clearinghouse and generating a new transaction to an account within the individual's saved account information. This illustration commences after the completion of Figure 2A, "Capturing Completed Transaction Information at the Clearinghouse". The invention introduces step 1, where a computing system reads investment preference information and completed transaction data from information stored on the individual within the

invention. Step 2 illustrates a computing system of the invention that calculates a fund transfer amount based on input data. Step 3 illustrates where the computing system generates a fund transfer transaction using an account stored in the information of the individual in the amount of the fund transfer amount. Step 4 illustrates where the clearinghouse routes the fund transfer transaction to a Card Issuer. In Step 5, the Card Issuer compares the transaction amount to the card account of the individual and the transaction is authorized or declined. In Step 6, the Card Issuer sends the authorization decision and settlement to the Clearinghouse. In Step 7, a computing system of the invention routes settlement of the fund transfer amount to an investment account, charity, or savings account of the individual.

[Para 95] Figure 3B: "Fund Transfer based on Completed Transaction Data at Card Issuer" illustrates the first preferred embodiment of calculating a fund transfer amount based on a data store of completed debit, credit, or stored value card transaction information at an Issuer of the card used in said pending transaction and generating a new transaction to an account within the individual's saved account information. This illustration commences after the completion of Figure 2B, "Capturing Completed Transaction Information at the Card Issuer". The invention introduces step 1, where a computing system reads investment preference information and completed transaction data from information stored on the individual within the invention. Step 2 illustrates a computing system of the invention that calculates a fund transfer amount based on input data. Step 3 illustrates where the computing

system generates a fund transfer transaction using an account stored in the information of the individual in the amount of the fund transfer amount. In Step 4, the Card Issuer compares the transaction amount to the card account of the individual and the transaction is authorized or declined. In Step 5, a computing system of the invention routes settlement of the fund transfer amount to an investment account, charity, or savings account of the individual.

[Para 96] Figure 4A: "Fund Transfer Based on Interrupting Pending Transaction at the Clearinghouse" illustrates the second preferred embodiment of interrupting a pending debit, credit, or stored value card transaction after all POS activity is complete and the transaction is in the possession of a card clearinghouse system for routing to the card issuer and determining a fund transfer amount based on the interrupted transaction. In step 1, An individual initiates a debit, credit, or stored value card transaction and completes all POS entries. In step 2, Information of the pending transaction is sent to the Clearinghouse. In step 3, a computing system interrupts the pending transaction. In Step 4, a computing system matches the account number in the pending transaction to account information of the individual. Step 5 illustrates a computing system of the invention that calculates a fund transfer amount based on input data. Step 6 illustrates where the computing system generates a fund transfer transaction using an account stored in the information of the individual in the amount of the fund transfer amount and resumes the pending transaction. Step 7 illustrates where the Clearinghouse routes both pending transactions to the card issuer. In step 8, the Card Issuer

compares each transaction amount to the card account of the individual and each transaction is authorized or declined individually. In step 9, the Card Issuer sends the authorization decision and settlement to the Clearinghouse. In step 10, The Clearinghouse routes the authorization decision to the POS and settlement to a bank of the merchant. In Step 11, the computing system receives the settlement for the fund transfer transaction. In Step 12, the Clearinghouse routes the settlement of the fund transfer amount to an investment account, charity, or savings account of the individual.

[Para 97] Figure 4B: "Fund Transfer Based on Interrupting Pending Transaction at the Card Issuer" illustrates the third preferred embodiment of interrupting a pending debit, credit, or stored value card transaction after a card clearinghouse system has routed the pending transaction the card issuer for a transaction authorization and determining the fund transfer amount based on the interrupted transaction. In step 1, An individual initiates a debit, credit, or stored value card transaction and completes all POS entries. In step 2, Information of the pending transaction is sent to the Clearinghouse. In Step 3, the Clearinghouse routes the pending transaction to the card issuer. In step 4, a computing system interrupts the pending transaction. In Step 5, a computing system matches the account number in the pending transaction to account information of the individual. Step 6 illustrates a computing system of the invention that calculates a fund transfer amount based on input data. Step 7 illustrates where the computing system generates a fund transfer transaction using an account stored in the information of the

individual in the amount of the fund transfer amount and resumes the pending transaction. In step 8, the Card Issuer compares each transaction amount to the card account of the individual and each transaction is authorized or declined individually. In step 9, the Card Issuer sends the authorization decision and settlement to the Clearinghouse. In step 10, The Clearinghouse routes the authorization decision to the POS and settlement to a bank of the merchant. In Step 12, the Card Issuer routes the settlement of the fund transfer amount to an investment account, charity, or savings account of the individual.

[Para 98] Figure 5: "Fund Transfer From a Secondary Transaction" illustrates the fourth preferred embodiment of reading a pending debit, credit, or stored value card transaction after all POS activity is complete and the transaction is I the possession of a card clearinghouse system. Here, the pending transaction is not disrupted and a new fund transfer transaction is initiated by prompting the individual to enter a fund transfer amount. The new fund transfer transaction is routed for authorization at some future point in time after the underlying transaction is complete. In step 1, an individual initiates a debit, credit, or stored value card transaction and completes all POS entries. In step 2, Information of the pending transaction is sent to the Clearinghouse. In step 3, a computing system reads the pending transaction. In step 4, the Clearinghouse routes the pending transaction to the card issuer. In step 5, the Card Issuer compares the transaction amount to the card account of the individual and the transaction is authorized or declined. In

step 6, the Card Issuer sends the authorization decision and settlement to the Clearinghouse. In step 7, The Clearinghouse routes the authorization decision to the POS and settlement to a bank of the merchant. In Step 8, a computing system matches the account number in the pending transaction to account information of the individual. Step 9 illustrates a computing system of the invention that calculates a new transaction and prompts the individual to enter a fund transfer amount. Step 10 illustrates where the individual chooses to respond to the prompt and enters a fund transfer amount. Step 11 illustrates where the fund transfer amount is sent to the Clearinghouse. Step 12 illustrates where the computing system generates a fund transfer transaction. Step 13 illustrates where the Clearinghouse routes the pending transfer transaction to the card issuer. In step 14, the Card Issuer compares the transfer transaction amount to the card account of the individual and the transfer transaction is authorized or declined. In step 15, the Card Issuer sends the authorization decision and settlement to the Clearinghouse. In step 16, The Clearinghouse receives the settlement for the fund transfer transaction. In Step 12, the Clearinghouse routes the settlement of the fund transfer amount to an investment account, charity, or savings account of the individual.

BRIEF SUMMARY OF THE INVENTION

[Para 99] The present invention relates to a new savings contribution system for automatically contributing money to a savings program, tax deferral instrument, or charity upon transacting with a debit, credit, or stored value card. The invention allows a user to save or donate money in small affordable increments in addition to their normal purchasing activity.

[Para 100] The present invention works without disrupting the initial purchase activity by running independently of the transaction approval mechanisms. Unlike prior art, all embodiments of the present invention occur after all Point of Sale (POS) activity for said underlying transaction is complete.

[Para 101] Unlike prior art, none of the embodiments of the present invention require additional functionality within the POS appliance/technology nor are there additional steps in executing said underlying debit, credit or stored value card transaction. This improved savings contribution system will allow individuals to contribute without disrupting time-sensitive electronic purchase transaction activities or adding the burden to merchant retailers to enhance POS technology, accommodate check-out delays, educate cashiers on additional POS functionality, and provide overall support for the savings program.